U.S. Small Business
Administration

Capital Access Financial System (CAFS)
SBA Borrower Account Set-Up Guide
Nov 2021

Description and purpose of the Capital Access Financial System (CAFS) Account

Overview

The **Capital Access Login System (CLS)** supports account creation for CAFS. A CAFS account and a CLS account are the same; the terms can be used interchangeably.

This presentation provides **step-by-step instructions** for creating and authenticating a new CAFS/CLS account, including requesting access to appropriate systems and applications.

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Step 1:
Creating a CAFS
Account

SBA Borrower Account Creation

Instructions

1. Go to the Capital Access Financial System (CAFS) home page: Capital Access Financial System (sba.gov)

2. Click the **"Not Enrolled?"** link in the top left corner of the login box

The red dots correspond to the numbered instructional step on the left side of the screen

SBA Borrower Account Creation

Instructions

3. On this screen, you will need to complete all mandatory fields

   *Mandatory fields are indicated by **bold text** and a *red asterisk*

SBA Borrower Account Creation

Instructions

4. Choose and enter your User ID and password which you will use to login to the system

   Your User ID must be 8 to 15 characters long, and cannot include , ', ", &, or accented characters.

   Your password must be a minimum of 12 characters, and must contain at least three of the following properties:
   1. *Upper Case Letters (A, B, C, … Z)*
   2. *Lower Case Letters (a, b, c, … z)*
   3. *Numerals (0, 1, 2, … 9)*
   4. *Special Characters ({ } [ ] < > : ? | ` ~ ! @ $ % ^ & *_ - + =)*

   <u>*To keep your account active, you must log in at least once every 30 days, and change your password every 90 days.*</u>
   <u>*Accounts are de-activated after 90 days of inactivity.*</u>

SBA Borrower Account Creation

Instructions

5. Select the "**Borrower**" user type from the **User Type** drop-down list

SBA Borrower Account Creation

Instructions

6. Fill in your name

   First and last names are required, middle name is optional

7. Fill in your Date of Birth

   Your DOB must be filled out in the format of mm/dd/yyyy (e.g., November 1, 1980 = 11/01/1980)

● *The red dots correspond to the numbered instructional step on the left side of the screen*

SBA Borrower Account Creation

Instructions

8. Enter your Zip Code, then click the "**Lookup Zip**" button

   This will automatically populate the "City/State" field. Once filled-in, this information should not be altered.

9. Fill in your street address

   You should enter your office address, or an address directed by your supervisor.

SBA Borrower Account Creation

Instructions

10. Enter your Phone Numbers (landline and mobile)

   The country code for the U.S. is 1. Include a hyphen in the 7-digit phone number. If you are only using your cell phone, put your mobile number under both landline and mobile

11. Enter your SBA email address

   Your mobile number, landline number or email will be used for your two-factor authentication upon login, so you will need to be able to access your phone or email to receive your PIN

● *The red dots correspond to the numbered instructional step on the left side of the screen*

SBA Borrower Account Creation

Instructions

12. Enter your Social Security Number **(SSN)** and re-enter it in the next section

13. Enter your **SBA Loan Number/ SBG Number**.

*Your loan number might be on a statement or letter from SBA. **It is NOT the same as your application number**. If you do not have a letter or statement, please contact your SBA loan servicing center.*

Borrower Information

12	* SSN [ ] - [ ] - [ ] (999-99-9999)	
	* Re-enter SSN [ ] - [ ] - [ ] (999-99-9999)	
13	* SBA Loan Number/SBG Number [ ]	

SBA Borrower Account Creation

Instructions

14. Select three security questions from the dropdown and enter your answers in the appropriate boxes

15. Verify the Captcha by entering the text in the box

    Please note that the text is case sensitive

16. Click "**Submit**" at the bottom of the page

17. If there are any errors in the previous fields, you must correct the errors and re-enter the below information:
    - your password
    - security questions and answers
    - Captcha text

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Step 2: Authenticate Your Account

Use two-factor authentication to verify your identity

Borrower : Authenticate Your Account

Instructions

18. Go to the Capital Access Financial System (CAFS) home page: https://caweb.sba.gov/cls/dsp_login.cfm

19. Enter the credentials created during account set-up

20. Check the box next to "**I agree to these terms**" and click "Login"

    You must complete two-factor authentication to be considered fully active

21. You can receive your PIN by text, call, or email (*select your preferred option*).

22. You will be asked to authenticate using a PIN

● *The red dots correspond to the numbered instructional step on the left side of the screen*
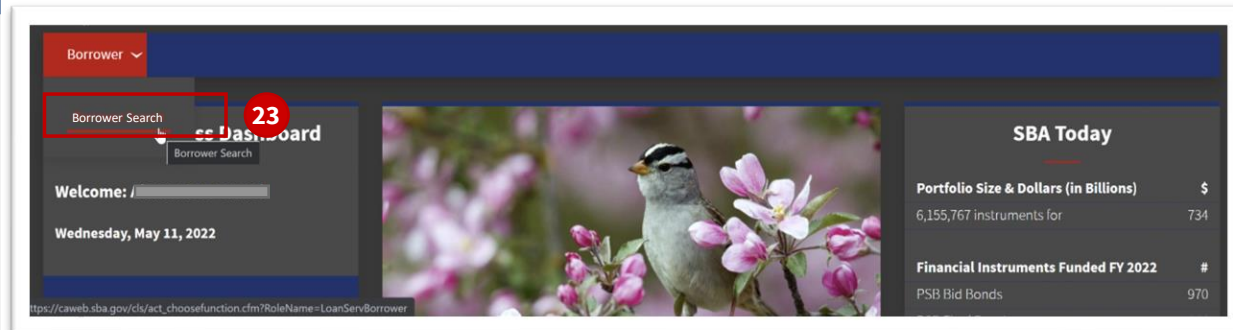
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Step 3:
View Loan List

Borrower : View Loan List

Instructions

Once logged in, you will see your 'Account at a Glance' information on the left

23. Hover over "Borrower" and click on "Borrower Search" to open your Loan List. Then click on the loan number to view the loan details.

Note:

- **All Roles are subject to 2FA (2 Factor Authentication) and must be completed to see your loan (s).** When you login, you will have the option to receive a PIN to your email, mobile, or landline (**we recommend mobile for quick verification**) listed on your account. When you receive the PIN, be sure to type the PIN in and click "Verify PIN."

● *The red dots correspond to the numbered instructional step on the left side of the screen*

CAFS Support

Contact the Capital Access Financial System
Phone: 833-572-0502 M-F 8am-8pm EST
Email: cls@SBA.gov